

IA BANCORP, INC.

	CPP Disbursement Date 09/18/2009	RSSD (Holding Company) 3370012	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$211	\$206	-2.4%		
Loans	\$171	\$163	-4.4%		
Construction & development	\$12	\$8	-36.8%		
Closed-end 1-4 family residential	\$16	\$23	44.4%		
Home equity	\$12	\$11	-7.8%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-24.0%		
Commercial & Industrial	\$13	\$19	46.8%		
Commercial real estate	\$110	\$99	-9.4%		
Unused commitments	\$28	\$14	-51.2%		
Securitization outstanding principal	\$0	\$1			
Mortgage-backed securities (GSE and private issue)	\$20	\$19	-6.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$11	\$7	-42.5%		
Cash & balances due	\$7	\$10	49.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$194	\$190	-2.1%		
Deposits	\$154	\$158	2.6%		
Total other borrowings	\$40	\$32	-19.5%		
FHLB advances	\$37	\$32	-13.8%		
Equity					
Equity capital at quarter end	\$17	\$16	-6.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	7.6%	--		
Tier 1 risk based capital ratio	9.3%	10.0%	--		
Total risk based capital ratio	10.5%	11.2%	--		
Return on equity ¹	-20.5%	-26.9%	--		
Return on assets ¹	-1.7%	-2.1%	--		
Net interest margin ¹	4.1%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	38.1%	41.7%	--		
Loss provision to net charge-offs (qtr)	147.1%	118.5%	--		
Net charge-offs to average loans and leases ¹	2.5%	2.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	2.2%	0.0%	0.0%	0.2%	--
Closed-end 1-4 family residential	5.9%	0.1%	0.0%	0.4%	--
Home equity	0.0%	0.0%	0.5%	1.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	2.3%	--
Commercial & Industrial	1.9%	9.3%	0.0%	1.5%	--
Commercial real estate	7.1%	8.0%	0.9%	0.6%	--
Total loans	5.4%	5.9%	0.6%	0.7%	--